

United States Bankruptcy Court
Northern District of California

In re:
Howard Wai Ho Wong
Debtor

Case No. 20-30134-HLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-3

User: mtartagli
Form ID: 309A

Page 1 of 2
Total Noticed: 28

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db +Howard Wai Ho Wong, 667 41st Avenue, San Francisco, CA 94121-2528
ust +Office of the U.S. Trustee / SF, Phillip J. Burton Federal Building,
450 Golden Gate Ave. 5th Fl., #05-0153, San Francisco, CA 94102-3661
15119076 +Beekman/Cortes, 940 Adams Street, Suite J, Benicia, CA 94510-2950
15119077 +Carl E. Kadlic, 3527 Mt. Diablo Blvd., Ste. 112, Lafayette, CA 94549-3815
15119078 +Carol Smith, 1650 Moraga St, San Francisco, CA 94122-4430
15119079 +Chase Auto Finance, 911 Harrison St, San Francisco, CA 94107-1008
15119080 Citibank, PO BOX 790046, St. Louis, MO 63179-0046
15119082 +Ed Hatter & Co., 150 Post St., # 610, San Francisco, CA 94108-4722
15119084 +Fred Fong, 361 Scarlet Oak Court, Pleasant Hill, CA 94523-1243
15119086 +Jeni Fong, 667 41st Avenue, San Francisco, CA 94121-2528
15119087 +Judy McKie, 49 Kearny St., F8, San Francisco, CA 94108-5573
15119088 +Lilly Bryant, 66 Calypso Shrs, Novato, CA 94949-5345
15119089 +May Lee Chai, 1890 Clay St., Apt. 604, San Francisco, CA 94109-3518
15119090 +Michael Hamman, 702 Earl Street, San Francisco, CA 94124-2968
15119074 +Moya Law Firm, 1300 Clay Street, Oakland, CA 94612-1427
15119091 +Peter Bales, Buchalter, 55 Second St., Ste. 1700, San Francisco, CA 94105-3493
15119092 +Roy K. Fong, 5 Bigleaf Road, Orinda, CA 94563-3729
15119093 +Subaru Motors Finance, P.O. Box 78058, Phoenix, AZ 85062-8058
15119094 +Tony Fong, 20182 Rodrigues Ave, Cupertino, CA 95014-3100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sfinestone@fhllawllp.com Feb 11 2020 03:54:33 Stephen D. Finestone,
Finestone Hayes LLP, 456 Montgomery St. 20th Fl., San Francisco, CA 94104
tr +EDI: BJMELDER.COM Feb 11 2020 08:33:00 Janina M. Hoskins, P.O. Box 158,
Middletown, CA 95461-0158
smg EDI: EDD.COM Feb 11 2020 08:33:00 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Feb 11 2020 08:33:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
smg +EDI: EDD.COM Feb 11 2020 08:33:00 Chief Tax Collection Section,
Employment Development Section, P.O. Box 826203, Sacramento, CA 94230-0001
15119075 EDI: AMEREXPR.COM Feb 11 2020 08:33:00 American Express, P.O. Box 650448,
Dallas, TX 75265-0448
15119081 +EDI: DISCOVER.COM Feb 11 2020 08:33:00 Discover, P.O. Box 6103,
CarolStream, IL 60197-6103
15119083 +EDI: CALTAX.COM Feb 11 2020 08:33:00 Franchise Tax Board, State of California,
P.O. Box 2952, Sacramento, CA 95812-2952
15119085 +EDI: IRS.COM Feb 11 2020 08:34:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

intp* +Jeni Fong, 667 41st Avenue, San Francisco, CA 94121-2528
intp* +Subaru Motors Finance, P.O. Box 78058, Phoenix, AZ 85062-8058

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0971-3

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Janina M. Hoskins jmelder7@aol.com, Ca80@ecfcbis.com
Office of the U.S. Trustee / SF USTPRegion17.SF.ECF@usdoj.gov
Stephen D. Finestone on behalf of Debtor Howard Wai Ho Wong sfinestone@fhlawllp.com
TOTAL: 3

Information to identify the case:

Debtor 1 **Howard Wai Ho Wong**
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5263**

EIN ____-____-____

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **California Northern Bankruptcy Court**Date case filed for chapter **7 2/7/20**Case number: **20-30134 HLB 7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Howard Wai Ho Wong	
2. All other names used in the last 8 years	fdba Grace Imaging	
3. Address	667 41st Avenue San Francisco, CA 94121	
4. Debtor's attorney Name and address	Stephen D. Finestone Finestone Hayes LLP 456 Montgomery St. 20th Fl. San Francisco, CA 94104	Contact phone (415) 421-2624
5. Bankruptcy trustee Name and address	Janina M. Hoskins P.O. Box 158 Middletown, CA 95461	Contact phone (707) 569-9508 Email: jmelder7@aol.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	450 Golden Gate Avenue, 18th Fl. Mail Box 36099 San Francisco, CA 94102	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone: 415-268-2300 Date: 2/10/20

For more information, see page 2 >

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. If a debtor fails to appear, your case may be dismissed without further notice.	March 18, 2020 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 450 Golden Gate Avenue, Suite 01-5467, San Francisco, CA 94102
8. Presumption of abuse The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 5/18/20 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.		
13. Actions by Trustee Permitted Without Notice Unless an objection is filed within 14 days of the date of this notice, the trustee may, without further notice or hearing: (1) sell non-exempt property from an estate that has an estate that has an aggregate gross value of less than \$2,500 (FRBP 6004 (D)) or (2) abandon to the debtor any scheduled asset which the trustee determines has an inconsequential net value to the estate (11 U.S.C. §554(C)).		